

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOE EPHRAIM

Debtor(s)

Case No. 16-36460

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/15/2016.
- 2) The plan was confirmed on 01/25/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/11/2017.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,200.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$1,200.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$777.77
Court Costs	\$0.00
Trustee Expenses & Compensation	\$55.20
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$832.97**

Attorney fees paid and disclosed by debtor: \$128.24

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE HEALTH CARE	Unsecured	124.61	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	572.00	571.77	571.77	0.00	0.00
BANK OF AMERICA	Unsecured	4,486.00	4,486.21	4,486.21	0.00	0.00
BMO HARRIS BANK	Unsecured	2,241.00	NA	NA	0.00	0.00
BMO HARRIS BK NA	Unsecured	2,297.00	2,297.91	2,297.91	0.00	0.00
CREDIT PROTECTION	Unsecured	51.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	36.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	NA	NA	45.32	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	12,224.00	12,224.00	12,224.00	186.13	180.90
NISSAN MOTOR ACCEPT	Secured	17,000.00	24,035.93	24,035.93	0.00	0.00
NISSAN MOTOR ACCEPT	Unsecured	6,942.00	NA	NA	0.00	0.00
REVERSE MORTGAGE SOLUTIONS	Secured	NA	0.00	0.00	0.00	0.00
UNIVERSITY RETINA & MACULA AS	Unsecured	549.00	NA	NA	0.00	0.00
US BANK	Unsecured	4,040.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$36,259.93	\$186.13	\$180.90
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$36,259.93</b>	<b>\$186.13</b>	<b>\$180.90</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$7,401.21</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$832.97</u>
Disbursements to Creditors	<u>\$367.03</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$1,200.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/13/2017

By: /s/ Tom Vaughn

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.